

In re:
Cynthia Santiago
Debtor

Case No. 20-10164-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 02, 2021

User: admin
Form ID: pdf900

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2021:

Recip ID	Recipient Name and Address
db	+ Cynthia Santiago, 81 Old Cedarbrook Rd., Wyncote, PA 19095-2045
cr	+ Cheltenham School District and Township of Cheltenham, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14449998	+ Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14470092	+ Cheltenham School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14470089	+ Cheltenham School District, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14470862	+ Cheltenham School District and Township of Cheltenham, c/o James R. Wood, Esquire, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14450004	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
14450005	+ Experian, PO Box 4500, Allen, TX 75013-1311
14479912	+ MIDFIRST BANK, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14455606	+ McDowell Law, PC, 46 West Main St., Maple Shade, NJ 08052-2432
14480475	+ MidFirst Bank, c/o Rebecca A. Solarz Esquire, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14450009	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
14485465	+ Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14450013	+ Portnoff Law Associates, LTD, Attn: Diane M. Boehret, Esq., PO Box 391, Norristown, PA 19404-0391
14450014	+ Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
14450016	+ Scott & Associates, P.C., 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
14450017	+ Soloman Law Group, LLC, 1101 East Hector Street, Suite 460, Conshohocken, PA 19428-2458
14470093	+ Township of Cheltenham, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14470090	+ Township of Cheltenham, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14450021	+ Township of Cheltenham, Attn: Tax Office, 8230 Old York Road, Elkins Park, PA 19027-1514
14450022	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
14458921	+ Transit Workers Federal Credit Union, c/o Howard Gershman, Esq., 610 York Road, Suite 200, Jenkintown, PA 19046-2867
14472231	+ Transit Workers Federal Credit Union, c/o Howard Gershman, Esquire, 610 York Road, Suite 200, Jenkintown, PA 19046-2867
14458118	+ Transit Workers Federal Credit Union, 919 East Cayuga Street, Philadelphia, PA 19124-3817
14450023	+ Tworkers Fcu, 919 E Cayuga St, Philadelphia, PA 19124-3817
14486498	+ Wyngate Community Association, c/o Eric R. Solomon, Esq., 1101 East Hector Street, Suite 460, Conshohocken, PA 19428-2458
14450025	+ Wyngate Community Association Inc., PO Box 5930, Knoxville, TN 37928-0930

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 02 2021 23:23:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 02 2021 23:23:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14449997	Email/Text: bnc@alltran.com	Dec 02 2021 23:23:00	Alltran Financial LP, P.O. Box 722901, Houston, TX 77272-2901
14449998	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 02 2021 23:23:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14455042	Email/PDF: resurgentbknofications@resurgent.com	Dec 02 2021 23:39:00	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14482319	Email/PDF: resurgentbknofications@resurgent.com	Dec 02 2021 23:39:22	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
14449999	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 02 2021 23:38:57	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14465143	+ Email/PDF: ebn_ais@aisinfo.com	Dec 02 2021 23:38:59	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14450000	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 02 2021 23:23:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14450001	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 02 2021 23:23:00	Comenity Bank/Pier 1, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14450002	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 02 2021 23:23:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14450003	Email/Text: mrdiscen@discover.com	Dec 02 2021 23:23:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
14456062	Email/Text: mrdiscen@discover.com	Dec 02 2021 23:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14533355	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 02 2021 23:23:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7317, Philadelphia, PA 19101-7317
14450006	Email/Text: bnc-bluestem@quantum3group.com	Dec 02 2021 23:23:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
14486342	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 02 2021 23:23:00	Jefferson Capital Systems, LLC, PO Box 772813, Chicago IL 60677-2813
14598759	Email/PDF: resurgentbknofications@resurgent.com	Dec 02 2021 23:39:01	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14455043	Email/PDF: resurgentbknofications@resurgent.com	Dec 02 2021 23:39:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14485753	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Dec 02 2021 23:38:56	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
14450008	+ Email/PDF: ais.midfirst.ebn@americaninfosource.com	Dec 02 2021 23:38:56	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
14450010	+ Email/Text: bnc@nordstrom.com	Dec 02 2021 23:23:58	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14450011	+ Email/PDF: cbp@onemainfinancial.com	Dec 02 2021 23:39:14	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
14450012	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2021 23:39:15	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14485743	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2021 23:39:15	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14479976	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 02 2021 23:38:58	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14453054	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 02 2021 23:23:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14482046	Email/Text: bnc-quantum@quantum3group.com	Dec 02 2021 23:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14450015	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 02 2021 23:39:01	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14450018	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 02 2021 23:23:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695

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14450019	+ Email/Text: BKRMailOPS@weltman.com	Dec 02 2021 23:23:00	Sterling Jewelers/Kay Jewelers, Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601
14450020	+ Email/PDF: gecsedl@recoverycorp.com	Dec 02 2021 23:39:30	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14450024	+ Email/Text: bankruptcynotice@westlakefinancial.com	Dec 02 2021 23:23:00	Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809
14460788	+ Email/Text: bankruptcynotice@westlakefinancial.com	Dec 02 2021 23:23:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Transit Workers Federal Credit Union, 919 East Cayuga Street, Philadelphia, PA 19124-3817
14450007	*+	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2021 at the address(es) listed below:

Name	Email Address
HOWARD GERSHMAN	on behalf of Creditor Transit Workers Federal Credit Union hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
JAMES RANDOLPH WOOD	on behalf of Creditor Cheltenham School District and Township of Cheltenham jwood@portnoffonline.com jwood@ecf.inforuptcy.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
ROBERT NEIL BRAVERMAN	on behalf of Debtor Cynthia Santiago rbraverman@mcdowelllegal.com kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;tcuccuini@mcdowelllegal.com;cgetz@mcdowelllegal.com;lwood@mcdowelllegal.com;kbrocious@mcdowelllegal.com;bravermanrr62202@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN THE MATTER OF: : CHAPTER 13
Cynthia Santiago, : CASE # 20-10164-elf
Debtor(s). : HEARING DATE: November 30, 2021

ORDER APPROVING MORTGAGE MODIFICATION

This matter having been opened to the Court by ROBERT N. BRAVERMAN, ESQUIRE, of MCDOWELL LAW, PC, attorneys for debtor(s), pursuant to a Motion to Approve Mortgage Modification filed in this matter, and after a hearing;

It is on this 2nd day of **December 2021**, **ORDERED** that the Debtor is authorized to enter into the mortgage modification transaction described in the Motion.



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE